

<i>SERFF Tracking Number:</i>	<i>AMEQ-125795679</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40108</i>
<i>Company Tracking Number:</i>	<i>RT-100-CSO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>RT-100-CSO</i>		
<i>Project Name/Number:</i>	<i>RT-100-CSO/RT-100-CSO</i>		

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: RT-100-CSO

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AMEQ-125795679 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 40108

Co Tr Num: RT-100-CSO

State Status: Filed-Closed

Co Status: F/I - Filed informationally Reviewer(s): Linda Bird

Authors: Judith Karcher, Kathleen Underwood, Cheryl Parker, Tiffany

Meuer

Date Submitted: 08/28/2008

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: RT-100-CSO

Project Number: RT-100-CSO

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/29/2008

State Status Changed: 08/29/2008

Corresponding Filing Tracking Number:

Filing Description:

Your state adopted the 2001 CSO Mortality Table.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

To comply with your law Arkansas Code Ann. § 23-84-103(b)(1)(C), I am filing a revision of Form RT-100 for your information. You approved this original filing on December 19, 1997.

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<i>Company Tracking Number:</i>	<i>RT-100-CSO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
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Attached are the revised pages and a new Actuarial Memorandum reflecting the 2001 CSO Mortality Table. We are not submitting revised data pages since their were filed as variable.

Thank you for your review of this submission.

## Company and Contact

### Filing Contact Information

Judith Karcher, V. P. & Compliance Officer	jkarcher@american-equity.com
5000 Westown Pkwy	(515) 457-1722 [Phone]
West Des Moines, IA 50266	(515) 223-3865[FAX]

### Filing Company Information

American Equity Investment Life Insurance Company	CoCode: 92738	State of Domicile: Iowa
5000 Westown Pkwy	Group Code: 2658	Company Type:
Ste 440		
West Des Moines, IA 50266	Group Name:	State ID Number:
(515) 221-0002 ext. [Phone]	FEIN Number: 42-1153896	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	\$20.00 per form filed separately
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$20.00	08/28/2008	22183039

<i>SERFF Tracking Number:</i>	<i>AMEQ-125795679</i>	<i>State:</i>	<i>Arkansas</i>
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Accepted For Linda Bird Informational Purposes		08/29/2008	08/29/2008

<i>SERFF Tracking Number:</i>	<i>AMEQ-125795679</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance</i>	<i>State Tracking Number:</i>	<i>40108</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>RT-100-CSO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>RT-100-CSO</i>		
<i>Project Name/Number:</i>	<i>RT-100-CSO/RT-100-CSO</i>		

## Disposition

Disposition Date: 08/29/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMEQ-125795679	State:	Arkansas
Filing Company:	American Equity Investment Life Insurance Company	State Tracking Number:	40108
Company Tracking Number:	RT-100-CSO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	RT-100-CSO		
Project Name/Number:	RT-100-CSO/RT-100-CSO		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No
Form	RT-100-CSO		Yes

SERFF Tracking Number: AMEQ-125795679 State: Arkansas

Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 40108

Company Tracking Number: RT-100-CSO

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: RT-100-CSO

Project Name/Number: RT-100-CSO/RT-100-CSO

## Form Schedule

Lead Form Number: RT-100-CSO

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	RT-100-CSO	Policy/Contract/Fraternity Certificate: Amendment, Insert Page, Endorsement or Rider	Revised	Replaced Form #: RT-100 Previous Filing #:		RT10003CSO b.pdf RT10006CSO .pdf

# SCHEDULE OF PREMIUMS

**ANNUAL TERM LIFE INSURANCE PREMIUM PAYABLE, ASSUMING POLICY ANNUALLY RENEWED AFTER FIRST TERM PERIOD:**

<b>PREMIUM DUE DATES MO-DAY-YR</b>	<b>CURRENT BASIC PREMIUM</b>	<b>MAXIMUM BASIC PREMIUM</b>	<b>WAIVER OF PREMIUM</b>	<b>CHILDREN'S TERM INSURANCE</b>	<b>TOTAL CURRENT PREMIUM</b>	<b>TOTAL MAXIMUM PREMIUM</b>
01/01/1997	\$179.00	\$179.00	0.00		\$179.00	\$179.00
01/01/1998	\$179.00	\$179.00	0.00		\$179.00	\$179.00
01/01/1999	\$179.00	\$179.00	0.00		\$179.00	\$179.00
01/01/2000	\$179.00	\$179.00	0.00		\$179.00	\$179.00
01/01/2001	\$179.00	\$179.00	0.00		\$179.00	\$179.00
01/01/2002	\$179.00	\$528.00	0.00		\$179.00	\$528.00
01/01/2003	\$179.00	\$564.00	0.00		\$179.00	\$564.00
01/01/2004	\$179.00	\$600.00	0.00		\$179.00	\$600.00
01/01/2005	\$179.00	\$642.00	0.00		\$179.00	\$642.00
01/01/2006	\$179.00	\$684.00	0.00		\$179.00	\$684.00
01/01/2007	\$440.00	\$734.00	0.00		\$440.00	\$734.00
01/01/2008	\$453.00	\$788.00	0.00		\$453.00	\$788.00
01/01/2009	\$467.00	\$846.00	0.00		\$467.00	\$846.00
01/01/2010	\$481.00	\$904.00	0.00		\$481.00	\$904.00
01/01/2011	\$495.00	\$978.00	0.00		\$495.00	\$978.00
01/01/2012	\$510.00	\$1,052.00	0.00		\$510.00	\$1,052.00
01/01/2013	\$550.00	\$1,140.00	0.00		\$550.00	\$1,140.00
01/01/2014	\$595.00	\$1,242.00	0.00		\$595.00	\$1,242.00
01/01/2015	\$647.00	\$1,356.00	0.00		\$647.00	\$1,356.00
01/01/2016	\$706.00	\$1,488.00	0.00		\$706.00	\$1,488.00
01/01/2017	\$771.00	\$1,644.00	0.00		\$771.00	\$1,644.00
01/01/2018	\$843.00	\$1,806.00	0.00		\$843.00	\$1,806.00
01/01/2019	\$920.00	\$1,968.00	0.00		\$920.00	\$1,968.00
01/01/2020	\$1,004.00	\$2,154.00	0.00		\$1,004.00	\$2,154.00
01/01/2021	\$1,098.00	\$2,364.00	0.00		\$1,098.00	\$2,364.00
01/01/2022	\$1,202.00	\$2,598.00	0.00		\$1,202.00	\$2,598.00
01/01/2023	\$1,309.00	\$2,858.00	0.00		\$1,309.00	\$2,858.00
01/01/2024	\$1,452.00	\$3,154.00	0.00		\$1,452.00	\$3,154.00
01/01/2025	\$1,603.00	\$3,492.00	0.00		\$1,603.00	\$3,492.00
01/01/2026	\$1,774.00	\$3,874.00	0.00		\$1,774.00	\$3,874.00
01/01/2027	\$1,963.00	\$4,296.00	0.00		\$1,963.00	\$4,296.00
01/01/2028	\$2,168.00	\$4,750.00	0.00		\$2,168.00	\$4,750.00
01/01/2029	\$2,388.00	\$5,242.00	0.00		\$2,388.00	\$5,242.00
01/01/2030	\$2,625.00	\$5,770.00	0.00		\$2,625.00	\$5,770.00
01/01/2031	\$2,882.00	\$6,346.00	0.00		\$2,882.00	\$6,346.00
01/01/2032	\$3,174.00	\$6,996.00	0.00		\$3,174.00	\$6,996.00
01/01/2033	\$3,557.00	\$7,852.00	0.00		\$3,557.00	\$7,852.00
01/01/2034	\$3,884.00	\$8,653.00	0.00		\$3,884.00	\$8,653.00
01/01/2035	\$4,321.00	\$9,558.00	0.00		\$4,321.00	\$9,558.00
01/01/2036	\$4,812.00	\$10,654.00	0.00		\$4,812.00	\$10,654.00
01/01/2037	\$5,340.00	\$11,830.00	0.00		\$5,340.00	\$11,830.00
01/01/2038	\$5,895.00	\$13,082.00	0.00		\$5,895.00	\$13,082.00
01/01/2039	\$6,490.00	\$14,398.00	0.00		\$6,490.00	\$14,398.00
01/01/2040	\$7,103.00	\$15,764.00	0.00		\$7,103.00	\$15,764.00
01/01/2041	\$7,753.00	\$17,214.00	0.00		\$7,753.00	\$17,214.00
01/01/2042	\$8,642.00	\$18,804.00	0.00		\$8,642.00	\$18,804.00
01/01/2043	\$19,575.00	\$20,574.00	0.00		\$19,575.00	\$20,574.00
01/01/2044	\$10,791.00	\$22,574.00	0.00		\$10,791.00	\$22,574.00
01/01/2045	\$12,098.00	\$24,828.00	0.00		\$12,098.00	\$24,828.00
01/01/2046	\$13,553.00	\$27,292.00	0.00		\$13,553.00	\$27,292.00
01/01/2047	\$15,130.00	\$29,910.00	0.00		\$15,130.00	\$29,910.00
01/01/2048	\$16,810.00	\$32,630.00	0.00		\$16,810.00	\$32,630.00
01/01/2049	\$18,543.00	\$35,428.00	0.00		\$18,543.00	\$35,428.00
01/01/2050	\$20,419.00	\$38,248.00	0.00		\$20,419.00	\$38,248.00
01/01/2051	\$22,342.00	\$41,128.00	0.00		\$22,342.00	\$41,128.00
01/01/2052	\$24,374.00	\$44,108.00	0.00		\$24,374.00	\$44,108.00
01/01/2053	\$26,546.00	\$47,238.00	0.00		\$26,546.00	\$47,238.00
01/01/2054	\$28,921.00	\$50,620.00	0.00		\$28,921.00	\$50,620.00
01/01/2055	\$31,589.00	\$54,396.00	0.00		\$31,589.00	\$54,396.00
01/01/2056	\$34,935.00	\$59,268.00	0.00		\$34,935.00	\$59,268.00
12/31/2056	Expiration Date					

**BASIS OF RESERVES** - Interest Rate - [4.0%] Commissioners Reserve Valuation Method

## **PREMIUM PROVISIONS**

### **PREMIUM PAYMENT**

**Where payable** - Pay Your Premiums to Us at Our Home Office. You may also give Your Premium check, made payable to Us, to Our authorized representative for delivery to Us. We will provide a receipt upon request.

**When payable** - Premiums are payable in advance, during the lifetime of the Insured to Insured's Age 95, beginning on the Policy Date and at the Premium Mode shown on page 3. You may pay Your Premiums annually, semiannually, quarterly, or monthly and may change the frequency of Premium Payments by Notifying Us.

**Amount Payable** - Premiums for Your Initial Policy Term are shown on the Schedule of Premiums. We anticipate We will charge the Premium shown under the "Total Current Basic Premium" column, for the Initial Policy Term.

**Premium Change** - After the 5<sup>th</sup> Policy Year, We reserve the right to change scheduled "Current Basic Premiums". We will not increase the Premium to an amount greater than that shown in the "Maximum Basic Premium" column. We will base any change in the Premium on a uniform basis on expectations of future investment earning, mortality, morbidity, persistency and expenses. If We change "Current Basic Premiums", We will make the change for all Insureds with the same Issue Age, sex, Face Amount, Initial Policy Term, and Rate Class. We will not change Premiums more than once a year. When We change Premiums We will notify You of any change before it takes effect, and send a new Schedule of Premiums showing the new "Current Basic Premiums" for all Policy Years. Benefits provided by attached riders are not affected by this provision unless otherwise provided in the rider.

### **POLICY FEE**

We require a Policy Fee, shown on page 3, in addition to Premium Payments, on each Policy Anniversary.

### **GRACE PERIOD**

We allow a Grace Period of 31 days for payment of each Premium after the Initial Premium. Your Policy will remain in force during the Grace Period.

### **REINSTATEMENT**

You may have Your Policy Reinstated at any time within 5 years after Lapse. The requirements for Reinstatement are as follows:

1. We receive Evidence of Insurability; and
2. You pay all Premiums from the date of Lapse plus 6% interest compounded annually.

### **BASIS OF COMPUTATION**

We use the Commissioners 2001 Standard Ordinary Age Last Birthday Smoker or Non-Smoker Mortality Table to establish Reserves. The interest basis We use in calculations for each Policy Year and the reserve method used in calculating reserves are shown on the Schedule of Premiums, Page 3B. In all such calculations We assume death Proceeds are payable at the end of the Policy Year of death and interest is compounded annually.

## **POLICY VALUES PROVISIONS**

### **FACE AMOUNT**

The Face Amount is the amount of life insurance coverage under this Policy on any date and is shown on Page 3.



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## **Rate Information**

Rate data does NOT apply to filing.